

Maryland Historical Trust  
State Historic Sites Inventory Form

Survey No. A1-IV-131  
Magi No.  
DOE yes no

**1. Name** (indicate preferred name)

historic Cumberland Savings Bank

and/or common

**2. Location**

street & number Virginia Avenue at Industrial Blvd. (SW corner)  not for publication

city, town Cumberland n/avicinity of congressional district

state Maryland county Allegany

**3. Classification**

Category	Ownership	Status	Present Use	
<input type="checkbox"/> district	<input type="checkbox"/> public	<input type="checkbox"/> occupied	<input type="checkbox"/> agriculture	<input type="checkbox"/> museum
<input type="checkbox"/> building(s)	<input type="checkbox"/> private	<input type="checkbox"/> unoccupied	<input type="checkbox"/> commercial	<input type="checkbox"/> park
<input type="checkbox"/> structure	<input type="checkbox"/> both	<input type="checkbox"/> work in progress	<input type="checkbox"/> educational	<input type="checkbox"/> private residence
<input type="checkbox"/> site	<b>Public Acquisition</b>	<b>Accessible</b>	<input type="checkbox"/> entertainment	<input type="checkbox"/> religious
<input type="checkbox"/> object	<input type="checkbox"/> in process	<input type="checkbox"/> yes: restricted	<input type="checkbox"/> government	<input type="checkbox"/> scientific
	<input type="checkbox"/> being considered	<input type="checkbox"/> yes: unrestricted	<input type="checkbox"/> industrial	<input type="checkbox"/> transportation
	<input type="checkbox"/> not applicable	<input type="checkbox"/> no	<input type="checkbox"/> military	<input type="checkbox"/> other:

**4. Owner of Property** (give names and mailing addresses of all owners)

name

street & number telephone no.:

city, town state and zip code

**5. Location of Legal Description**

courthouse, registry of deeds, etc. Allegany County Courthouse liber

street & number Washington Street folio

city, town Cumberland state Maryland

**6. Representation in Existing** Historical Surveys

le

date  federal  state  county  local

depository for survey records

city, town state

# 7. Description

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<b>Condition</b>		<b>Check one</b>	<b>Check one</b>	
<input type="checkbox"/> excellent	<input type="checkbox"/> deteriorated	<input type="checkbox"/> unaltered	<input type="checkbox"/> original site	
<input type="checkbox"/> good	<input type="checkbox"/> ruins	<input type="checkbox"/> altered	<input type="checkbox"/> moved	date of move _____
<input type="checkbox"/> fair	<input type="checkbox"/> unexposed			

Prepare both a summary paragraph and a general description of the resource and its various elements as it exists today.

facade basically intact  
interior decoration somewhat intact but  
converted for a automobile garage

# 8. Significance

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Period	Areas of Significance—Check and justify below			
<input type="checkbox"/> prehistoric	<input type="checkbox"/> archeology-prehistoric	<input type="checkbox"/> community planning	<input type="checkbox"/> landscape architecture	<input type="checkbox"/> religion
<input type="checkbox"/> 1400–1499	<input type="checkbox"/> archeology-historic	<input type="checkbox"/> conservation	<input type="checkbox"/> law	<input type="checkbox"/> science
<input type="checkbox"/> 1500–1599	<input type="checkbox"/> agriculture	<input type="checkbox"/> economics	<input type="checkbox"/> literature	<input type="checkbox"/> sculpture
<input type="checkbox"/> 1600–1699	<input type="checkbox"/> architecture	<input type="checkbox"/> education	<input type="checkbox"/> military	<input type="checkbox"/> social/ humanitarian
<input type="checkbox"/> 1700–1799	<input type="checkbox"/> art	<input type="checkbox"/> engineering	<input type="checkbox"/> music	<input type="checkbox"/> theater
<input type="checkbox"/> 1800–1899	<input type="checkbox"/> commerce	<input type="checkbox"/> exploration/settlement	<input type="checkbox"/> philosophy	<input type="checkbox"/> transportation
<input type="checkbox"/> 1900–	<input type="checkbox"/> communications	<input type="checkbox"/> industry	<input type="checkbox"/> politics/government	<input type="checkbox"/> other (specify)
		<input type="checkbox"/> invention		

Specific dates *c. 1900* Builder/Architect

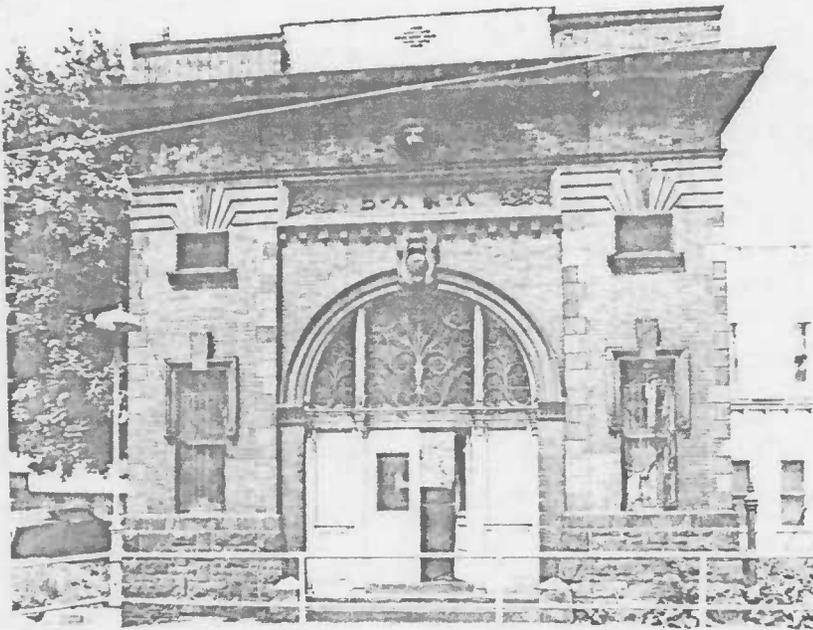
check: Applicable Criteria:  A  B  C  D  
and/or

Applicable Exception:  A  B  C  D  E  F  G

Level of Significance:  national  state  local

Prepare both a summary paragraph of significance and a general statement of history and support.





There is little doubt that many people today wonder about the history of this old building standing on the corner of Virginia Avenue and Industrial Boulevard. It's the old Cumberland Savings Bank, founded in 1899 to serve the financial needs of South Cumberland, which were rising due in part to increasing Baltimore and Ohio shop activity in that area. The bank's first officers were prominent businessman H. H. Dickey as President, and the County Treasurer at that time, John E. Edwards, as Cashier. In 1908, Dickey was succeeded by Lloyd Lowndes, son of the former Governor and Vice-President of the Cumberland Daily News. David Bradley, a native of Frostburg, became Cashier also at that time. The bank boasted of fire-proof and burglar proof vaults, and as of September 23, 1908, had deposits of \$73,491.34, paying an annual interest rate of 3%. Cumberland Savings advertised itself as a conservative institution that never risked its depositors' money.

Author photo.



Although the original caption for this photograph reads "Baltimore Street, 1868," in all probability it was taken sometime in 1850 since Emmanuel Church, located at the end of Baltimore Street, was completed in 1851 and the steeple had not yet been added when this picture was taken.

Photograph by Bolinger;  
from the collection of  
Nadeane A. Gurley.



*interior*

*A1-IV-131*

AF-1V-131

Cumberland Savings Bank

Ronald L Andrews

1970



*view N along Va. Ave.*

AI-IV-131

A(-)v-131

Cumberland Savings Bank

Ronald L. Andrews

1980



W elev

AI-IV-131

A)-14-131

Cumberland Savings Bank

Ronald L. Andrews

1980



NE elevation

AI-IV-131

AL-14-131

Camdenland Savings Bank

Ronald L. Anderson

1980